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REBURIED NEAR CUSTER.

The Custer battlefield, near Crow Creek Agency, Mont., is being turned into a national Valhalla of Indian fighters. From oldtime frontier posts throughout the west the mouldering bones of men who gave their lives that the white man's civilization might replace the savagery of the Indian are being brought to this smiling Montana country and will have a final resting place under the hill stained by the blood of Custer and his men of the 7th cavalry. The government has been carrying on this work for some time, converting Custer field into a hall of frontier fame, but little or no attention has been paid to it.

Every far western post has its stories of siege and hardship, of decimated garrisons and of brave men who have suffered death in its worst form at the hands of a foe that recognized none of the rules of civilized warfare. To vouch for these stirring tales of early days each post has its quota of graves, in most cases unmarked and in a state of decay and neglect. Sometimes there will be a row of wooden slabs, with the names of the dead soldiers painted thereon, but usually even these frail evidences of the care of the living have disappeared. A few years more and it would be impossible to find the burial places of many of these heroes of army posts, and consequently the work of removal to Custer field is commended. Here each body gets reverent reburial, and a white marble head-stone is erected to mark the spot. There is a government attendant to give each grave care, and overhead flies Old Glory. Surely no soldier could ask a finer resting place than on this battlefield of a thousand memories, with the wonderful blue skies of Montana reflecting the deep peace of the broad, brown plains.

INSURANCE TOO HIGH.

The cost of life insurance is too high. This is the conclusion to which Allan H. Willett, of Brown University, comes at the end of an exhaustive article in the September number of the Political Science Quarterly. In the course of the article he explains elaborately the arithmetic by which life insurance rates ought to be determined, and considers fully the rates maintained by the twenty-four principal American companies. Apart from all consideration of the very high expense of conducting the companies and getting new business, Professor Willett asserts that whether results be reached by an analysis of the elements of the income of insurance companies and the relation of each element to the purpose to which it is theoretically assigned, or by direct examination of the gain and loss account of the insurance companies, the same conclusion is inevitable, that the premium rates are unnecessarily high. "With no improvement in the methods and practices of insurance companies," says Professor Willett, "a reduction of 20 per cent or 25 per cent in premium rates is possible for a company managed with average care and efficiency, and is in every way desirable."

But, as Professor Willett remarks, it is not enough to bring the insurance rates down to the present cost-level—the cost itself is too high. "It is demonstrable," he says, "that some of the practices of insurance companies tend to increase their mortality loss, that a higher net rate of interest could be secured on their investments, and that the cost of administration is often extravagantly high. Improvement in any of these particulars would materially lower the cost of insurance, and make possible a further reduction in premium rates, resulting in a wider utilization of the bene-

fits of insurance by people of small or moderate income."

How are the companies to be persuaded or compelled to reduce the amount of their premiums? This is a question upon which Professor Willett does not touch. Perhaps the solution of the problem will be to give insurance commissioners the powers exercised by railroad commissioners, of fixing rates. Whether the state could empower an insurance commissioner to prescribe the rates for existing insurance companies is a question of law depending on the statutes of the several states, but there is no doubt that the state would have such authority over corporation created subsequently to the grant of enlarged powers to the insurance commission.—San Francisco Bulletin.

Suppress the small grafter before he grows. Nite make vermin.

It seems that politics has followed tainted money into some of the church conferences.

People in various portions of the country are keeping Tom Lawson and Ida Tarbell supplied with a fine line of texts.

Tom Lawson's most sensational article was not as sensational as the evidence that has been brought out at the insurance investigations.

The determination of President Roosevelt to have campaigns run on decent principles is driving the practical politicians to distraction.

Nothing could be rotteness than some of the New York Life insurance companies without having been longer undergoing the process of decay.

Grover Cleveland, Pierpont Morgan, James Eckles and others should also repay the money taken from the government by the secret bond sale.

Where do the grafters go from Washington when they are fired, or do they remain in the city with the expectation of becoming leading citizens?

Life insurance managers might cover the whole ground by making the claim that they have found it impossible to run an honest business in an honest way.

The president has had a little experience with a yellow French reporter, and has taken occasion to say some of the things that other people at times think under similar circumstances. The president leaves no doubt in the average mind as to what he would do with the said yellow boy if he was not handicapped by exalted office.

It is now estimated that the Panama canal will cost a billion dollars. What is worse, it may cost a billion dollars to ascertain that the canal cannot be constructed. But the world has always wanted a waterway at the isthmus, and if the Americans fail it will then be admitted that the waterway cannot be constructed and the vessel owners will rest easy.

WANTED THE PIECE THAT HELD THE KEYS.

Selfishness, a ruthless selfishness consideration for none but themselves, is the great trouble with many of our captains of industry," said William Jennings Bryan at a dinner in Milwaukee. "If the thing keeps on we shall develop an aristocracy as hard and unsympathetic and cruel as that which a certain count once typified."

Mr. Bryan paused and smiled. Then he went on.

"This count traveled by train de luxe from Paris to Monte Carlo, and on his arrival at the gayest and most beautiful of the Riviera towns he sent for his valet.

"The valet, it seems, had preceded him on the journey, but the train had been wrecked and the poor fellow killed. This was explained to the count by his courier, who ended the sad tale with the words:

"Alas, sir, I looked my last upon poor Francois two hours ago. His corpse lies on the out-skirts of Mentone, cut in a hundred pieces."

"Oh, very well," said the count. 'Just go back and fetch me the piece that contains my trunk keys.'"

Are You Engaged?

Engaged people should remember that, after marriage, many quarrels can be avoided, by keeping their digestions in good condition with Electric Bitters. S. A. Brown of Bennettsville, S. C., says: "For years, my wife suffered intensely from dyspepsia, complicated with a torpid liver, until she lost her strength and vigor, and became a mere wreck of her former self. Then she tried Electric Bitters, which helped her at once, and finally made her entirely well. She is now strong and healthy." Chas. Rogers, druggist, sells and guarantees them, at

TAKING NO CHANCES ON CONTAGION.

Governor Blanchard of Louisiana was describing the precautions that a certain veteran physician had taken against the spread of a contagious disease.

"Knowing the people he had to deal with," Governor Blanchard said, "he saw that his rules were carried out before one of these people left their homes. They had tricked him in the past. He would not be tricked again. He was like the Camden clergyman of my boyhood.

"This clergyman once married a certain huckster, who, after the ceremony, declared he was unable to pay a wedding fee, and so, willy nilly, the clergyman had to let him off.

"Some years later the good man found the same huckster before him with another woman. His first wife had died. Now he desired to yoke with a second.

"The minister was willing enough to renunciate the man, but this time he would take precautions.

"So, leading the bridegroom to one side, he held out his hand and said in a low voice:

"Oh, yes, of course," said the huckster, confusedly, and he placed a bank-note in the clergyman's palm.

"Thank you," said the clergyman, with a bland smile. "That is for the first time. Now we will have the fee for this occasion, please."

TREE'S FRIEND JUST MISUNDERSTOOD HIM.

Between Henry Arthur Jones, the playwright, and Beerholm Tree, the actor, a controversy has of late been going on. Mr. Jones in this controversy praises modern plays and sneers a little at modern actors, and Mr. Tree praises modern actors and sneers a little at modern plays.

An American in London attended recently a dinner where Mr. Jones told a story about Mr. Tree.

"Mr. Tree," said the playwright, "met a friend of his one afternoon on Regent street.

"The two stood and conversed a little while, and then Mr. Tree said:

"Have you been down to see me lately, my boy?"

"No; too poor," said the other.

"Why you spend enough on wines and cigars to—"

"But the other, nettled, interrupted:

"I don't mean I'm too poor. I mean you're too poor."

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